

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Matthew S. Rybak

Case No.: 22-10067  
Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 6/8/2022  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ MSR Initial Co-Debtor: /s/

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 430.00 per month to the Chapter 13 Trustee, starting on July 1, 2022 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 1575 S. Myrtle St. Vineland, NJ 08360

Proposed date for completion: July 2022

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Debtor shall be immediately applying for a free loan modification, utilizing the services of the National Foundation for Debt Management, a nonprofit, government funded consumer credit and budget counseling agency, located in Marmora, New Jersey. Debtor is hopeful that a loan modification will be approved within 6 months of the Chapter 13 filing.

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,953.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Purposes Only
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only
Landis Sewerage Authority	Sewer	\$404.65
City of Vineland Municipal Utilities	Utilities	\$8,756.51
Midfirst Bank (KML Law Group)	Administrative Fees	\$538.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midfirst Bank	1575 S. Myrtle Street Vineland, NJ 08360	\$6,064.40 (post-petition arrears)	none	\$6,064.40 (post-petition arrears)	\$1,516.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/8/2022.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>To list Midfirst Bank administrative fees under Part 3(a) per Order Resolving Motion for Relief from Stay.</p> <p>To list Midfirst Bank post-petition arrears under Part 4(a) per Order Resolving Motion for Relief from Stay.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>To list Midfirst Bank administrative fees under Part 3(a) per Order Resolving Motion for Relief from Stay.</p> <p>To list Midfirst Bank post-petition arrears under Part 4(a) per Order Resolving Motion for Relief from Stay.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 6/8/2022

/s/ Matthew S. Rybak  
Debtor

Date: \_\_\_\_\_

/s/  
Joint Debtor

Date: 6/8/2022

/s/ Seymour Wasserstrum  
Attorney for Debtor(s)

In re:  
Matthew S. Rybak  
Debtor

Case No. 22-10067-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 09, 2022

User: admin  
Form ID: pdf901

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Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
db	+ Matthew S. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519478097	+ ADT Security Service, 14200 E. Exposition Ave., Aurora, CO 80012-2540
519478099	+ American Exprerss, PO Box 17759, Clearwater, FL 33762-0759
519489352	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519541672	+ City Of Vineland, 640 E Wood St, Tax Collector, Vineland, NJ 08360-3722
519541673	+ City Of Vineland Tax Collector, 640 E. Wood St, Vineland, NJ 08360-3713
519478107	Comptroller of Maryland, Compliance Division, Revenue Administration CTR, Rm 100, Annapolis, MD 21401
519478110	+ Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605
519478112	+ Ed's Auto Mays Landing, 965 Cape May Ave, Mays Landing, NJ 08330-2154
519478113	+ Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200, Chino Hills, CA 91709-8834
519478115	Gulf Oil Ltd Partnership, PO Box 9001001, Louisville, KY 40290-1001
519478116	+ Hamilton Municipal Court, 6101 13th St, Mays Landing, NJ 08330-1856
519478121	+ Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
519478122	+ Littman Jewelers, 3 Ethel Rd, Edison, NJ 08817-2855
519490992	+ Littman Jewelers, 1000 Mac Arthur Bl, Mahwah, NJ 07430-2035
519494347	+ Michelle Rybak, 1575 S Myrtle St., Vineland, NJ 08360-6429
519478126	+ Motor Vehicle Commission, PO Box 4850, State Of New Jersey, Trenton, NJ 08650-4850
519478128	NTB Credit Plan, PO Box 183015, Columbus, OH 43218-3015
519508019	+ New Jersey Motor Vehicle Com., Surcharge Violation System, PO Box 136, Trenton, NJ 08666-0136
519478127	Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
519478139	+ Repossession Specialists, 511 S. Main St, Pleasantville, NJ 08232-3219
519478140	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
519478142	TD Retail Card Services, PO Box 11956, Newark, NJ 07101-4956
519560503	+ The Landis Sewerage Authority, 1776 South Mill Road, Vineland NJ 08360-6200
519478144	Vineland Electric Utility, 640 E Wood Street, Po Box 1508, Vineland, NJ 08362-1508
519478145	+ Vineland Municipal Court, 736 E. Landis Ave., PO BOX 1508, Vineland, NJ 08362-1508
519478147	+ Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 09 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 09 2022 20:46:07	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:16	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA

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			23541-1021
519481474	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 09 2022 20:46:30	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519504681	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 09 2022 20:46:07	Ally Capital c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519478098	+ Email/Text: ally@ebn.phinsolutions.com	Jun 09 2022 20:41:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
519490988	+ Email/Text: ally@ebn.phinsolutions.com	Jun 09 2022 20:41:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519497112	Email/PDF: bncnotices@becket-lee.com	Jun 09 2022 20:46:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519478101	Email/Text: bankruptcy@bbandt.com	Jun 09 2022 20:42:00	BB&T, PO Box 2322, Lumberton, NC 28359-2322
519478102	Email/Text: bankruptcy@bbandt.com	Jun 09 2022 20:42:00	BB&T, Po Box 1847, Wilson, NC 27894
519490990	+ Email/Text: bankruptcy@bbandt.com	Jun 09 2022 20:42:00	BB&T, 4251 Fayetteville, Lumberton, NC 28358-2678
519490989	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 09 2022 20:41:00	Bank Of America, N.A., PO Box 982238, El Paso, TX 79998-2238
519478100	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 09 2022 20:41:00	Bank Of America, N.A., PO Box 15222, Wilmington, DE 19886-5222
519478108	Email/Text: Bankruptcymail@marylandtaxes.gov	Jun 09 2022 20:41:00	Comptroller Of Maryland, 1120 Carroll Street, Annapolis, MD 21411-0001
519478105	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:56:48	Citibank, NA, PO Box 6077, Sioux Falls, SD 57117-6077
519478106	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:46:24	Citicards, P O Box 6241, Sioux Falls, SD 57117-6241
519527863	Email/Text: Bankruptcymail@marylandtaxes.gov	Jun 09 2022 20:41:00	Comptroller of Maryland, Compliance Division - Bankruptcy Unit, 301 West Preston Street, Room 409, Baltimore, MD 21201-2383
519478111	Email/Text: mrdiscen@discover.com	Jun 09 2022 20:41:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943
519478109	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:56:48	Department Stores National Bank, PO Box 8053, Mason, OH 45040
519490991	^ MEBN	Jun 09 2022 20:42:10	Diversified ADJ SVC, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
519478114	Email/Text: bnc-bluestem@quantum3group.com	Jun 09 2022 20:42:00	Fingerhut, Po Box 166, Newark, NJ 07101-0166
519478119	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 09 2022 20:42:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519478120	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 09 2022 20:46:15	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850
519478123	Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:31	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
519507229	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 09 2022 20:46:05	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519478124	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 20:42:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
519483713	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 20:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519478125	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 09 2022 20:46:15	Midland Mortgage, P.O. Box 268959, Oklahoma

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519524072	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 09 2022 20:41:00	City, OK 73126-8959 Nissan Motor Acceptance Corporation, PO Box 9013, Addison, TX 75001-9013
519478129	^ MEBN	Jun 09 2022 20:41:30	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519478130	+ Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:06	Old Navy, PO Box 105980 Dept 72, Atlanta, GA 30348-5980
519478131	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2022 20:46:09	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519519017	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2022 20:46:31	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
519527928	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2022 20:46:21	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
519514268	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2022 20:46:08	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519478136	Email/Text: bnc-quantum@quantum3group.com	Jun 09 2022 20:42:00	Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788
519478137	+ Email/Text: bnc-quantum@quantum3group.com	Jun 09 2022 20:42:00	Quantum3 Group, PO Box 788, Kirkland, WA 98083-0788
519478138	+ Email/Text: bnc-quantum@quantum3group.com	Jun 09 2022 20:42:00	Quantum3 Group LLC, agent for Sandino Funding, PO Box 788, Kirkland, WA 98083-0788
519490993	+ Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:17	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
519478884	+ Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519478141	Email/PDF: gecsedl@recoverycorp.com	Jun 09 2022 20:46:29	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
519488881	+ Email/PDF: ebn_ais@aisinfo.com	Jun 09 2022 20:46:22	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519530032	+ Email/Text: bankruptcy@bbandt.com	Jun 09 2022 20:42:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
519523129	+ Email/PDF: ebn_ais@aisinfo.com	Jun 09 2022 20:46:22	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519490994	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 09 2022 20:41:00	Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
519478143	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 09 2022 20:41:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
519478146	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:56:43	Wawa/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519478103	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478104	*P++	BB AND T, PO BOX 1847, WILSON NC 27894-1847, address filed with court:, BB&T, Po Box 1847, Wilson, NC 27894
519478118	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081

District/off: 0312-1

User: admin

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Total Noticed: 75

519478117	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519478132	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478133	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478134	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
519478135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Matthew S. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6